De
----

Official Form 1 (1/08)				
EA	United States Bankruptcy ( STERN DISTRICT OF CALIF	1		
Name of Debtor (if individual, enter Last, First, Middle):		Name of Joint Debtor (Spouse)(Last	t, First, Middle):	
Butler, Richard Alan		Butler, Elayne Joan		
All Other Names used by the Debtor in the last 8 years		All Other Names used by the Joint D		
(include married, maiden, and trade names):  dba R&J Butler Trucking		(include married, maiden, and trade name aka Joanie Butler	s):	
Last four digits of Soc. Sec. or Indvidual-Taxpayer I.  (if more than one, state all): 8099/83-03762		Last four digits of Soc. Sec. or Indvidual- (if more than one, state all): 3474	Taxpayer I.D. (ITIN) No./Complete EIN	
Street Address of Debtor (No. & Street, City,	······································	Street Address of Joint Debtor	(No. & Street, City, and State):	
41259 Butte Way Madera CA		41259 Butte Way Madera CA		
	ZIPCODE 93636		ZIPCODE 93636	
County of Residence or of the Principal Place of Business:  Madera		County of Residence or of the Principal Place of Business:	adera	
Mailing Address of Debtor (if different from s		Mailing Address of Joint Debtor	(if different from street address):	
SAME		SAME		
	ZIPCODE		ZIPCODE	
Location of Principal Assets of Business Debt	tor PLICABLE	1	ZIPCODE	
(if different from street address above): NOT APP				
Type of Debtor (Form of organization)	Nature of Business (Check one box.)	Chapter of Bankt the Petition is Fil	ruptcy Code Under Which led (Check one box)	
(Check one box.)	Health Care Business	Chapter 7	`	
Individual (includes Joint Debtors)	Single Asset Real Estate as defined	Chapter 9	☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding	
See Exhibit D on page 2 of this form.	in 11 U.S.C. § 101 (51B)	Chapter 11	☐ Chapter 15 Petition for Recognition	
Corporation (includes LLC and LLP)  Partnership	Railroad	Chapter 12 Chapter 13	of a Foreign Nonmain Proceeding	
Other (if debtor is not one of the above	Stockbroker	Nature of Debts	s (Check one box)	
entities, check this box and state type of entity below	Clearing Bank	Debts are primarily consumer of		
Chiny delow	Other	in 11 U.S.C. § 101(8) as "incut individual primarily for a perso	•	
	Tax-Exempt Entity	or household purpose"		
	(Check box, if applicable.)	Chapter 11	Debtors:	
	Debtor is a tax-exempt organization	Check one box:		
	under Title 26 of the United States  Code (the Internal Revenue Code).	Debtor is a small business as defined in 11 U.S.C. § 101(51D).  Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).		
	<u> </u>	1		
Filing Fee (Check	one box)	Check if:		
Full Filing Fee attached  Filing Fee to be paid in installments (applicable t	to individuals only). Must attach	Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.		
signed application for the court's consideration of to pay fee except in installments. Rule 1006(b). S	ertifying that the debtor is unable	Control of the contro		
_ ''		Check all applicable  A plan is being file	09-60155-A-7	
Filing Fee waiver requested (applicable to chapte signed application for the court's consideration. S		Acceptances of the	DEBTOR: RICHARD BUTLER	
		classes of creditor:	CODEBT: ELAYNE BUTLER	
Statistical/Administrative Information	- <b>.</b>		DEBTOR IS PRO SE	
Debtor estimates that funds will be available for  Debtor estimates that, after any exempt property		a stern mait to an family models	JUDGE: HON, W. RIMEL TRUSTEE: J. SALVEN	
distribution to unsecured creditors.	/ 18 excuttee suit aminimistrative expenses pare	I, there will be no imins avanguic	341 MEETING (Tentative Setting): 11/19/2009. 02:00PM - fre1450	
Estimated Number of Creditors			Ufficial meeting notice to be maile	
1-49 50-99 100-199 200-99		- 25,001- 50,001-	CHAPTER: 7 COUNTY: MADERA	
Estimated Assets			FILLU 10/21/03 - 12:01 PM RELIEF ORDERED	
\$0 to \$50,001 to \$100,001 to \$500,00			CLERK, U.S. BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA	
\$50,000 \$100,000 \$500,000 to \$1 millior	to \$10 to \$50 to \$100 n million million million		reaf	
Estimated Liabilities  Store \$50,001 to \$100,001 to \$500,001				
\$0 to \$50,001 to \$100,001 to \$500,0 \$50,000 \$100,000 \$500,000 to \$1	001 \$1,000,001 \$10,000,001 \$50,00 to \$10 to \$50 to \$100			
million	n million million million		551	

--- ..

Official Form 1 (1/08)		FORM B1, Page 2
Voluntary Petition	Name of Debtor(s): Richard Alan Butler and	
(This page must be completed and filed in every case)	Elayne Joan Butler	·
All Prior Bankruptcy Cases Filed Within Last 8 Ye		sheet)
Location Where Filed:	Case Number:	Date Filed:
NONE	<u></u> _	
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	this Debtor (If more than one, attac	ch additional sheet)
Name of Debtor:	Case Number:	Date Filed:
NONE District:	Relationship:	IJ
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)    Exhibit A is attached and made a part of this petition  Does the debtor own or have possession of any property that poses or is alleg or safety?  Yes, and exhibit C is attached and made a part of this petition.	(To be completed if dewhose debts are primar I, the attorney for the petitioner named in the fo have informed the petitioner that [he or she] material or 13 of title 11, United States Code, and have each such chapter. I further certify that I have direquired by 11 U.S.C. §342(b).  **Signature of Attorney for Debtor(s)**  Exhibit C	rily consumer debts) oregoing petition, declare that I ay proceed under chapter 7, 11, 12 explained the relief available under delivered to the debtor the notice  10/15/2009  Date
(To be completed by every individual debtor. If a joint petition is filed, each	Exhibit D spouse must complete and attach a separate Exhibit	oit D.)
Exhibit D completed and signed by the debtor is attached and made p If this is a joint petition:	part of this petition.	
Exhibit D also completed and signed by the joint debtor is attached as	and made a part of this petition.	
(Check  Debtor has been domiciled or has had a residence, principal place of busi		ys immediately
preceding the date of this petition or for a longer part of such 180 days th	•	I
☐ There is a bankruptcy case concerning debtor's affiliate, general partner, ☐ Debtor is a debtor in a foreign proceeding and has its principal place of b principal place of business or assets in the United States but is a defendar the interests of the parties will be served in regard to the relief sought in the	business or principal assets in the United States in that in an action proceeding [in a federal or state court	
•	Resides as a Tenant of Residential Property applicable boxes.)	
Landlord has a judgment against the debtor for possession of debtor	r's residence. (If box checked, complete the following	ing.)
	(Name of landlord that obtained judgme	ent)
	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are centire monetary default that gave rise to the judgment for possession	circumstances under which the debtor would be per on, after the judgment for possession was entered, a	rmitted to cure the and
Debtor has included with this petition the deposit with the court of a period after the filing of the petition.	any rent that would become due during the 30-day	′
Debtor certifies that he/she has served the Landlord with this certifi	ication (11 IISC 8 362())	

Date

Voluntary Petition	Name of Debtor(s): Richard Alan Butler and		
(This page must be completed and filed in every case)	Elayne Joan Butler		
Si	gnatures		
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative		
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)		
proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b)	☐ I request relief in accordance with chapter 15 of title 11, United States  Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.		
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.		
Signature of Debtor	X		
X <u>Richard M. Souther</u> Signature of Debtor  X <u>Elayne</u> Jean Butler Signature of Joint Debtor	(Signature of Foreign Representative)		
559-435-8261	(Printed name of Foreign Representative)		
Telephone Number (if not represented by attorney)	10/15/2009		
10/15/2009 Date	(Date)		
Signature of Attorney*			
X	Signature of Non-Attorney Bankruptcy Petition Preparer		
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document		
Printed Name of Attorney for Debtor(s)	and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the		
Firm Name Address	maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.		
	Denise M. Garcia		
	Printed Name and title, if any, of Bankruptcy Petition Preparer 573-31-7392		
Telephone Number  Date	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required		
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	by 11 U.S.C. § 110.)  36396 Manon Avenue  Address  Madera CA 93636		
Signature of Debtor (Corporation/Partnership)	Thomas I dancial		
I declare under penalty of perjury that the information provided in			
this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	10/15/2009		
ine and pearlon on centar of the acoust.	Date Signature of bankruptcy petition preparer or officer, principal, responsible		
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	person, or partner whose Social-Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or		
<sub>x</sub>	assisted in preparing this document unless the bankruptcy petition preparer is not an individual.		
Signature of Authorized Individual			
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.		
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11		
10/15/2009	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.		
Date	1		

B 1D (Official Form 1, Exhibit D) (12/08)

## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA EASTERN DIVISION

In re Richard Alan Butler	Case No.	
and	Chapter	7
Elayne Joan Butler		
Debtor(s)		

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit D. Check one of the five statements below and attach any documents as directed.	
1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.	
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]	

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

#### B 1D (Official Form 1, Exhibit D) (12/08)

Certificate Number: 00478-CAE-CC-008182608

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on August 30, 2009	, at	11:17	o'clock <u>AM PDT</u> ,	
Richard A Butler		received from		
Springboard Nonprofit Consumer Credit Mana	agement,	Inc.		
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide cred	it counseling in the	
Eastern District of California	, aı	n individual	[or group] briefing that complied	
with the provisions of 11 U.S.C. §§ 109(h)	and 111			
A debt repayment plan was not prepared	If a d	ebt repayme	nt plan was prepared, a copy of	
the debt repayment plan is attached to this	certificat	e.		
This counseling session was conducted by	internet		·	
Date: August 30, 2009	Ву	/s/Ulises Lo	pez	
	Name	Ulises Lope	z	
	Title	Certified Fir	nancial Counselor	

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA EASTERN DIVISION

Nie Richard Alan Butler and Elayne Joan Butler	Case No. Chapter 7
Debtor(s)	
Spouse's	
EXHIBIT D - INDIVIDUAL DEBTOR'S STAT	EMENT OF COMPLIANCE WITH
CREDIT COUNSELING R	
WARNING: You must be able to check truthfully one of the five statements reg to so, you are not eligible to file a bankruptcy case, and the court can dismiss any whatever filing fee you paid, and your creditors will be able to resume collection action of file another bankruptcy case later, you may be required to pay a second filing fixeditors' collection activities.	case you do file. If that happens, you will lose tivities against you. If your case is dismissed and
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse	• • • • • • • • • • • • • • • • • • • •
Exhibit D. Check one of the five statements below and attach any documents as directed.	
1. Within the 180 days before the filing of my bankruptcy case, i re	
agency approved by the United States trustee or bankruptcy administrator that outlined the	••
counseling and assisted me in performing a related budget analysis, and I have a certificate services provided to me. Attach a copy of the certificate and a copy of any debt repaymen	<b>5</b> , <b>5</b>
2. Within the 180 days before the filling of my bankruptcy case, I regency approved by the United States trustee or bankruptcy administrator that outlined the case.	3
counseling and assisted me in performing a related budget analysis, but I do not I have a ce	ertificate from the agency describing
he services provided to me. You must file a copy of a certificate from the agency describ	•
a copy of any debt repayment plan developed through the agency no later than 15 days at	fter your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved age	ency but was unable to obtain the
services during the five days from the time I made my request, and the following exigent circ	cumstances merit a temporary waiver

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

of the credit counseling requirement so I can file my bankruptcy case now.

[Summarize exigent circumstances here.]

#### B 1D (Official Form 1, Exhibit D) (12/08)

4.1	am not required to receive a credit counseling briefing because of: [Check the applicable statement]				
[Must be accompanie	d by a motion for determination by the court.]				
	Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency				
so as	to be incapable of realizing and making rational decisions with respect to financial responsibilities.);				
Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after					
reas	onable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);				
	Active military duty in a military combat zone.				
	e United States trustee or bankruptcy administrator has determined that the credit counseling requirement				
of 11 U.S.C. § 109(F	) does not apply in this district.				
l certify und	er penalty of perjury that the information provided above is true and correct.				
Signature of Debtor:	- Elayne Joan Butler				
Date: 10/15/2	<i>'</i>				

Certificate Number: 00478-CAE-CC-008182609

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on August 30, 2009	, at	11:17	o'clock <u>AM PDT</u> ,	
Elayne J Butler		received from		
Springboard Nonprofit Consumer Credit Mana	gement,	nc.	,	
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide credi	t counseling in the	
Eastern District of California	, aı	n individual (	or group] briefing that complied	
with the provisions of 11 U.S.C. §§ 109(h) and 111.				
A debt repayment plan was not prepared	If a d	ebt repaymen	at plan was prepared, a copy of	
the debt repayment plan is attached to this	certificat	e.		
This counseling session was conducted by internet				
Date: August 30, 2009	Ву	/s/Ulises Lop	ez	
	Name	Ulises Lopez		
	Title	Certified Fina	ancial Counselor	

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA EASTERN DIVISION

In re Richard Alan Butler and Elayne Joan Butler	Case No. Chapter	7
/ Debtor		

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 200,000.00	grand the same	and the same
B-Personal Property	Yes	5	\$ 59,657.05		
C-Property Claimed as Exempt	Yes	2			
D-Creditors Holding Secured Claims	Yes	1	general section of the section of th	\$ 248,744.39	es a second
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 24,804.46	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1	Andreas Services	Aug van Propinsi (Augustus Aug	
I-Current Income of Individual Debtor(s)	Yes	1			\$ 10,000.00
J-Current Expenditures of Individual Debtor(s)	No	o		<ul><li>(1) 11 11 11 11 11 11 11 11 11 11 11 11 1</li></ul>	\$ 13,435.70
тот	AL	15	\$ 259,657.05	\$ 273,548.85	

## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA EASTERN DIVISION

	Ir	ı re	Richard	Alan	Butler	and	Elayne	Joan	Butler
--	----	------	---------	------	--------	-----	--------	------	--------

Case No.
Chapter 7

	/ Debtor

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>\$</b> 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 10,000.00
Average Expenses (from Schedule J, Line 18)	\$ 13,435.70
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 2,074.75

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 27,779.39
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 24,804.46
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 52,583.85

In re 1	Richard	Alan	Butler	and	Elayne	Joan	Butler
---------	---------	------	--------	-----	--------	------	--------

Debtor(s)
-----------

Case	No	
		(if known)

#### SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband- Wife- Joint Community	-W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Primary Family Residence 41259 Butte Way, Madera, CA 93636	Husband and Wife		С	\$ 200,000.00	\$ 200,000.00

No continuation sheets attached

TOTAL \$
(Report also on Summary of Schedules.)

200,000.00

in ro	Richard	A7 an	Butler	and	Flarmo	Toan	But las
ın re	Richard	ALan	Butler	ano	Liayne	Joan	Butter

Case	No.	
		(if known)

## SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet property identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N o	Description and Location of Property	Husband- Wife		Current Value of Debtor's Interest, in Property Without Deducting any
	n e		Joint Community	<b>-</b> J	Secured Claim or Exemption
1. Cash on hand.	x				
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Business Checking Account # 2140020314 Union Bank of California R&J Butler Trucking Location: In debtor's possession		J	\$ 1,286.05
		Union Bank Checking Account # 2141100970 Minor Daughter, Kristen Bea Butler's Bank Account		W	\$ 221.00
		Location: In debtor's possession			
		Daughter's Well's Fargo Savings Account # 1008156265 Daughter, Kate Ann Wasson's account		W	\$ 1,000.00
		Location: In debtor's possession			
		Debtors' Personal Checking Account #0296295 Wells Fargo Bank Location: In debtor's possession	5561	J	\$ 1,000.00
Security deposits with public utilities, telephone companies, landlords, and others.	x				
4. Household goods and furnishings, including audio, video, and computer equipment.		Home Content & Personal Belongings: Bedroom 1-King bed, dresser w/ mirror, tall dresser 32" TV, wicker chair, dresser, DVD, VCR (\$570); Bedroom 2- Twin Bed, night stand, dresser, bookcase (\$100); Bedroom 3-Double		С	\$ 1,000.00

Case No.	
	(if known)

Debtor(s)

## **SCHEDULE B-PERSONAL PROPERTY**

		(Continuation Sheet)			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	0 r e		Husband- Wife- Joint Community-		in Property Without Deducting any Secured Claim or Exemption
	***************************************	Bed, dresser, 20"TV bookcase, shelving unital Bedroom 4-Double bed, 20" TV wood dre3ssing screen, antique night stands, table tw nightstand (\$210)  Location: In debtor's possession			
		Garage Content: Steel saw, Riding lawn mowey yard tools, blower, weedeater, welder, too. battery charger, mini freezer, ridge, acet. torches, Christmas decor, misc toys & memorabilia, bicycles, air compressor, she. (\$4,250) Location: In debtor's possession	ls, lyne	С	\$ 4,250.00
		Home Content: Family Room-Loveseat, Desk, Computer, 20" TV, Folding Tables, 3 2-drawn filing cabinets, Rocking Chair, Piano, Exercise Gym, Misc Decor & Pictures (\$1,050 Living Room-Couch, Loveseat, 42' tv, Entertainment Center, 2 Recliners, Coffee Table, 2 end tables, bookcase, lamps, trunk CD player, miscellaneous decor & pictures (\$6,205) Location: In debtor's possession	0);	С	\$ 7,255.00
		Kitchen, etc Home Content: Dinging table 6 chairs, bookcase, misc kitchen appliance refridgerator, microwave, dishwasher, flatware, dishware, pots, pans, misc kitch content/appliances (\$620); Washer, Dryer (\$500) Location: In debtor's possession	s,	С	\$ 1,120.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Collection - Western/Cowboy Indian artifac (heirlooms) Location: In debtor's possession	ts	H	\$ 1,500.00

Case	No.	
		(if known)

Debtor(s)

## **SCHEDULE B-PERSONAL PROPERTY**

	(Continuation Sheet)			
Type of Property	Description and Location of Property		of De	Current Value btor's interest,
		Husband  Wife  Joint	De Sec	perty Without ducting any ured Claim or
		Community-		Exemption
6. Wearing apparel.	amily Wardrobe ocation: In debtor's possession		5	\$ 1,500.00
7. Furs and jewetry.	ewelry - Wife's Grandmother's gold wedd ings ocation: In debtor's possession	ling	7	\$ 2,000.00
Firearms and sports, photographic, and other hobby equipment.				:
therests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				
10. Annuities. Itemize and name each issuer.		:		
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tution plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)				
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.				
13. Stock and interests in incorporated and unincorporated businesses, itemize.				
14. Interests in partnerships or joint ventures. Itemize.				
Government and corporate bonds and other negotiable and non-negotiable instruments.				;
18. Accounts Receivable.				
Allmony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.				
Other liquidated debts owed to debtor including tax refunds. Give particulars.				
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.				-
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.				
<ol> <li>Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.</li> </ol>				
1			- 1	

Case	No.	
		(if known)

Debtor(s)

## **SCHEDULE B-PERSONAL PROPERTY**

Type of Property	N o	Description and Location of Property			Current Value of Debtor's Interest, in Property Without
	n e		Husband- Wife- Joint Community	V :J	Deducting any Secured Claim or Exemption
Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles and accessories.		1989 Toyota Corolla (Daughter's Vehicle) - 1NXAE92E2KZ064244		C	\$ 700.00
		232,000 Miles - Kelley Blue Book Value \$700 Location: In debtor's possession	)	:	
		1992 Ford Truck w/ Camper Shell - VIN 1FTCR14U7NPA77193 126,434 mileage - Kelley Blue Book Value \$8	260	c	\$ 860.00
		Location: In debtor's possession	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
		2000 Peterbuilt - Business Vehicle - 1,100, miles Comparative Value \$15,000 - VIN 1XPCDR9XXYD496482	.000	С	\$ 15,000.00
		Location: In debtor's possession			
		2008 Toyota Prius - Kelley Blue Book (\$20,9 22,000 miles - hybrid - VIN JTDKB20U2833374 Location: In debtor's possession		С	\$ 20,965.00
28. Boats, motors, and accessories.	x				
27. Aircraft and accessories.	x				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	X				

Case No.	
	 (if known)

Debtor(s)

## **SCHEDULE B-PERSONAL PROPERTY**

	T				A
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n		Husband- Wife- Joint- Community-	₹?	in Property Without Deducting any Secured Claim or Exemption
31. Animals.	X		Community		
32. Crops - growing or harvested. Give particulars.	x				
33. Farming equipment and implements.	X	,			
34. Farm supplies, chemicals, and feed.	X				·
35. Other personal property of any kind not already listed, itemize.	x				
			-		
Page <u>5</u> of <u>5</u>		1	「otal →		\$ 59,657.05

In re	Richard	Alan	Butler	and	Elayne	Joan	Butler
-------	---------	------	--------	-----	--------	------	--------

Case No	•	
		(if known)

## SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: $\hfill\Box$ Chec	eck if debtor claims a homestead exemption that exceeds \$136,875
---	---

(Check one box)

☐ 11 U.S.C. § 522(b) (2)

11 U.S.C. § 522(b) (3)

Description of Property	·	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Primary Family Residence	Calif. C.C.P.	§704.730(a)(2)	\$ 0.00	\$ 200,000.00
Business Checking Account	Calif. C.C.P. 1673	706.050; 15 U.S.C. §	\$ 1,286.05	\$ 1,286.05
Daughter's Union Bank Checking Account	Calif. C.C.P. 1673	706.050; 15 U.S.C. §	\$ 221.00	\$ 221.00
Daughter's Well's Fargo Savings Account	Calif. C.C.P. 1673	706.050; 15 U.S.C. §	\$ 1,000.00	\$ 1,000.00
Debtors' Personal Checking Account	Calif. C.C.P. 1673	706.050; 15 U.S.C. \$	\$ 1,000.00	\$ 1,000.00
Bedroom Contents & Personal Belongings	Calif. C.C.P.	. \$704.020(a)	\$ 1,000.00	\$ 1,000.00
Garage Content	Calif. C.C.P.	_	\$ 2,700.00 \$ 1,550.00	\$ 4,250.00
Home Content	Calif. C.C.P.	. §704.020(a)	\$ 7,255.00	\$ 7,255.00
Kitchen, etc Home Content	Calif. C.C.P.	. §704.020(a)	\$ 1,120.00	\$ 1,120.00
Collection	Calif. C.C.P.	. \$704.040	\$ 1,500.00	\$ 1,500.00
Family Wardrobe	Calif. C.C.P.	. \$704.020(a)	\$ 1,500.00	\$ 1,500.00
Jewelry	Calif. C.C.P.	. §704.040	\$ 2,000.00	\$ 2,000.00
1989 Toyota Corolla	Calif. C.C.P.	. §704.010	\$ 700.00	\$ 700.00
1992 Ford Truck	Calif. C.C.P.	. §704.010	\$ 860.00	\$ 860.00

n re	Richard	Alan	But.ler	and	Elavne	Joan	Butler
1115	A Cular a	$n_{1}$	Lucier	amu	Blayne	ocan	DUCTET

Case	No.		
		(if know	n)

## SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Calif. C.C.P. §704.060(a) Calif. C.C.P. §704.060(d)	\$ 13,500.00 \$ 1,500.00	\$ 15,000.00
Calif. C.C.P. §704.010	\$ 0.00	\$ 20,965.00
		,
	Providing each Exemption  Calif. C.C.P. \$704.060(a)  Calif. C.C.P. \$704.060(d)	Providing each Exemption Claimed Exemption  Calif. C.C.P. \$704.060(a) \$ 13,500.00 Calif. C.C.P. \$704.060(d) \$ 1,500.00

ln	re Richard	Alan	Butler	and	Elay	me	Joan	Butler	:
						•			_

Case	No		
		(if	known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D. Amount of Claim Unsecured Date Claim was Incurred, Nature Creditor's Name and Without **Mailing Address** of Lien, and Description and Market Unilquidated Disputed Portion, If Any Including ZIP Code and Value of Property Subject to Lien **Deducting Value** Account Number of Collateral (See Instructions Above.) H--Husband W-Wife J-Joint C-Community \$ 23,364.39 \$ 223,364.39 Account No: 0073 C 12/05/2008 Creditor # : 1 Home Loan Chase Home Finance Post Office Box 78116 Phoenix AZ 85062-8116 Value: \$ 200,000.00 \$ 4,415.00 04/2008 \$ 25,380.00 Account No: 7484 Anto Loan Creditor # : 2 Toyota Financial Services ATTN: Bankruptcy Department Post Office Box 8026 Cedar Rapids IA 52408-8026 Value: \$ 20,965.00 Account No: Value: No continuation sheets attached Subtotal \$ \$ 248,744.39 \$ 27,779.39 (Total of this page \$ 248,744.39 \$ 27,779.39 Total \$

(Use only on last page) (Report also on Summary of Schedules.)

(Fapplicable, report also on Statistical Summary of Certain Liabilities and Related Data)

In	m	Richard	Alan	Butler	and	Elavne	Joan	Butler
** *	10		****		~~~		~~~	

Case	No.
	·

(if known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filling of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

	,
$\boxtimes$	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by Individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup>Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re	Richard	Alan	Butler	and	Elayne	Joan	Butler

De	h	to	ц	2
		·		•

Case	No.	

(if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J-1	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife boint Community	Contingent	Unilquidated	Disputed	Amount of Claim
Account No: 1923  Creditor # : 1  Capital One  Post Office Box 30285  Salt Lake City Utah 04130-0285		С	08/25/2009 Revolving Credit Card				\$ 1,080.19
Account No: 2033  Creditor # : 2 Capital One Post Office Box 30285 Salt Lake City Utah 84130-0285		С	08/27/2009 Revolving Credit Card				\$ 3,342.40
Account No: 1421  Creditor # : 3  Capital One  Post Office Box 30285  Salt Lake City Utah 84130-0285		С	08/07/2009 Revolving Credit Card				\$ 448.46
Account No: 8496  Creditor # : 4  Capital One  Post Office Box 30285  Salt Lake City Utah 84130-0285		J	08/11/2009 Revolving Credit Card				\$ 438.54
1 continuation sheets attached			(Use only on last page of the completed Schedule F. Report also on Sumn		Tota	al \$	\$ 5,309.59

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

nre Richard Alan Butler and Elayne Joan But	n re	Richard	Alan	Butler	and	Elayne	Joan	Butle
---	------	---------	------	--------	-----	--------	------	-------

De	b	to	r(s

Case	No.	 
		(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

		_	,				_	
Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W. J.	and ( If Cla Husband Wife Joint	Claim was incurred, Consideration for Claim. Ilm is Subject to Setoff, so State.	Contingent	Unilquidated	Disputed	Amount of Claim
Account No: 1782	-	_	Community	2000		<b>├</b> ─	Н	\$ 2,235.27
Creditor # : 5 Chase Bankruptcy Department Post Office Box 15298 Wilmington Delaware 19850-5298		C		ing Credit Card				Q 2,233.21
Account No: 6047	+	tc	07/23/	2009		╁╴	$\vdash$	\$ 7,127.48
Creditor # : 6 HSBC Card Services Payment Center Post Office Box 60136 City of Industry CA 91716-0136			1	ing Credit Card				
Account No: 5-91	+	c	09/05/	2009		├-	$\vdash$	\$ 5,919.16
Creditor # : 7 JCPENNEY Post Office Box 960090 Orlando Florida 32896-0001				ing Charge Account				<b>,</b> ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Account No: -767	+	c	08/13/	2009		├-	╁╌	\$ 269.73
Creditor # : 8 Kohl's Post Office Box 30510 Los Angeles CA 90030-0510				ing Charge Account				
Account No: 7656	┿	c	07/10/	2009		├-	H	\$ 3,943.23
Creditor # : 9 Sears Post Office Box 6283 Sioux Falls SD 57117				ing Charge Account				<b>¥</b> 0,500.20
Account No:								
		1_	<u> </u>			<u>L</u> _		
Sheet No. 1 of 1 continuation sheets attac	hed t	o So	hedule of		Subi	tota	\$	\$ 19,494.87
Creditors Holding Unsecured Nonpriority Claims			(Use only on la	ast page of the completed Schedule F. Report also on Su policable, on the Statistical Summary of Cartein Liabilitie	mmary of So	<b>Fot</b> a	ules	\$ 24,804.46

ln ra	Richard	Alan	Rutler	and	Elavne	JOAN	Rutler
нпе	Richard	Wran	Dulter	auu	ウエダルロー	UUau	DULLET

- /	D	eb	tor

Case	No.		
		 (if know	n)

### SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.
AT&T Mobility Post Office Box 515188 Los Angeles CA 90051-5188	Contract Type: Cellphone Terms: Beginning date: Debtor's Interest: Description: 2 year cell phone contract Buyout Option:
Verizon Wireless Customer Service Dept. PO Box 96082 Bellevue Washington 98009-9682	Contract Type: Cellphone Terms: Beginning date: Debtor's Interest Description: 2 year cell phone contract Buyout Option:

Inre Richard Alan Butler and Elayne Joan Butle	in re	Richard	Alan	Butler	and	Elavne	Joan	Butler
--	-------	---------	------	--------	-----	--------	------	--------

Dentar

Case	No.	
		(if known)

#### **SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
	·

n re Richard Alan Butler	and Elayne Joan Butle	Case No
	Debtor(s)	(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE				
Status:	RELATIONSHIP(S):  AGE(S):				
Married	Wife		54		
	Daughter		8		
EMPLOYMENT:	DEBTOR		SPO	USE	
Occupation	Owner/Operator Truck Driver	Unempl	oyed		
Name of Employer	R&J Butler Trucking				
How Long Employed	6 years				
Address of Employer	41259 Butte Way				
	Madera CA 93636				
INCOME: (Estimate of avera	ge or projected monthly income at time case filed)		DEBTOR	SPOL	JSE
	ry, and commissions (Prorate if not paid monthly)	\$	0.00		0.00
2. Estimate monthly overtime		<b>\$</b>	0.00		0.00
3. SUBTOTAL 4. LESS PAYROLL DEDUCT	rions	<u> </u>	0.00	<u> </u>	0.00
a. Payroll taxes and socia	· ·	\$	0.00	\$	0.00
b. Insurance		\$	0.00	Y	0.00
c. Union dues d. Other (Specify):		\$ \$	0.00 0.00	•	0.00 0.00
	DEDUCTIONS	(e		<del> </del>	0.00
5. SUBTOTAL OF PAYROLI		\$	0.00	<del></del>	
6. TOTAL NET MONTHLY T		\$	0.00		0.00
Regular income from oper     Income from real property	ation of business or profession or farm (attach detailed statement)	\$ \$	10,000.00 0.00		0.00 0.00
9. Interest and dividends		\$	0.00	Š	0.00
<ol><li>Alimony, maintenance or of dependents listed above.</li></ol>	support payments payable to the debtor for the debtor's use or that	\$	0.00	\$	0.00
11. Social security or governi	ment assistance				
(Specify):		\$ \$	0.00		: 0.00
12. Pension or retirement inc 13. Other monthly income	one	Þ	0.00	<b>&gt;</b>	0.00
(Specify):		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	10,000.00	\$	0.00
15. AVERAGE MONTHLY IN	COME (Add amounts shown on lines 6 and 14)	\$	10,000.00	\$	0.00
16. COMBINED AVERAGE N	MONTHLY INCOME: (Combine column totals		\$	10,000.00	
from line 15; if there is onl	y one debtor repeat total reported on line 15)	(Report	also on Summary of So		olicable, on
			al Summary of Certain		
47 Describe any in second					
17. Describe any increase	or decrease in income reasonably anticipated to occur within the year	following the filing	of this document:		
				,	
•					
					{

n	re	Richard	Alan	Butler	and	Elayne	Joan	Butler

Case	No.				
			·	(If	known)

#### SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)

\$ 1,800.00

a. Are real estate taxes included? Yes 🛛 No 🔲	
b. Is property insurance included? Yes 🛛 No 🗌	
2. Utilities: a. Electricity and heating fuel	••••••••••••••••••••••••••••••••••••••
b. Water and sewer	\$ 62.50
c. Telephone d. Other Propane	
l	\$ 150.00
Other Cable/Internet Service	.\$
3. Home maintenance (repairs and upkeep)	s 150.00
4. Food	\$ 433.00
5. Clothing	\$ 100.00
6. Laundry and dry cleaning	\$ 80.00
7. Medical and dental expenses	\$ 150.00
8. Transportation (not including car payments)	\$ 25.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 100.00
10. Charitable contributions	\$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	·
a. Homeowner's or renter's	s 0.00
b. Life	\$ 0.00
c. Health	\$ 758.68
d. Auto	\$ 200.00
e. Other Healthy Families	47.00
Other	\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage)  (Specify) Car Tag Renewal \$395 per year  13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	\$ 32.92
a. Auto	s 515.51
b. Other:	\$ 0.00
c. Other:	\$ 0.00
14. Alimony, maintenance, and support paid to others	
15. Payments for support of additional dependents not living at your home	\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 7,925.25
17. Other. Road Tax-Peterbuilt \$550 yr av	\$ 45.84
Other: Fuel Tax Monthly Average	
	0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$ 13,435.70
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing	of this document:
20. STATEMENT OF MONTHLY NET INCOME	
20. OFFICERENT OF MONTHET RET MOOME	
a. Average monthly income from Line 16 of Schedule I	\$ 10,000.00
	\$ 10,000.00 \$ 13,435.70
a. Average monthly income from Line 16 of Schedule I	1 *

ln re	Richard	Alan	Butler	and	Elayne	Joan	Butler

Debtor

Case	No.	
		(if known)

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR					
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of					
Date: 10/15/2009 Signature Oxidus Oxidus Signature Richard Alan Butler					
Date: 10/15/2009 Signature Elayne Joan Butler					
[If joint case, both spouses must sign.]					
Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.					
CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11.U.S.C. § 110)  I certify that I am a bankruptcy preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.					
Preparer: Denise M. Garcia Social security No.: 573-31-7392 36396 Manon Avenue Madera, California 93636 Madera CA 93636					
Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:  None					
If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.					
X Denise M. Garcia					
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.					

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA EASTERN DIVISION

In re: Richard Alan Butler
dba R&J Butler Trucking
and
Elayne Joan Butler
aka Joanie Butler

Case No.

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### **AMOUNT**

#### SOURCE

2009 YTD - \$41,645.14 2008 - \$179,030.36 (gross) 2007 - \$ 8,568 (adjusted gross) R&J Butler Trucking R&J Butler Trucking R&J Butler Trucking

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Denise M. Garcia 36396 Manon Avenue

36396 manon Avenue Madera, California 93636 Date of Payment: 09/15/2009

\$125.00

Payor: Richard Alan Butler

SPRINGBOARD®

Non-Profit Consumer Credit

Management
P.O. Box 5438

Riverside, Ca. 92517-5438

Date of Payment: 08/30/2009

Payor: Richard Alan Butler

\$45.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a

joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

 $\boxtimes$ 

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case, if a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

None

For the purpose of this question, the following definitions apply:

"Environmental Law" metans any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the

None	b. Identify any business listed in resp	onse to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.
[If comp	leted by an individual or individual	and spouse]
	e under penalty of perjury that I have true and correct.	e read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that
E	Date 10/15/2009	Signature <u>Quiled Oscatlos</u>
τ	Date 10/15/2009	of Debtor  Signature Elayne Joan Butler  of Joint Debtor  (if any)

Denise M. Garcia

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

573-31-7392

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 34(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social-Security No.(Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, title (if ar person, or partner who signs this document.	ny), address, and social-security number of the officer, principal,, responsible
36396 Manon Avenue	
Madera CA 93636	
Address	
x Whire Mitarce a	10/15/2009
Signature of Bankruptcy Petition Preparer	Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

NONE

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA			
In re Richard Alan Butler and Elayne Joan Butler		Case No. (If known):	
	Debtor(s).		

#### NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### SERVICES AVAILABLE FROM CREDIT COUNSELING AGENCIES

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. A list of approved budget and credit counseling agencies that you may consult is posted on the United States trustee program's web site at <a href="https://www.usdoj.gov/ust">www.usdoj.gov/ust</a>. It is also available in the bankruptcy clerk's office.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. A list of approved financial management instructional courses is also available on the United States trustee program's web site (<a href="https://www.usdoj.gov/ust">www.usdoj.gov/ust</a>) and the bankruptcy clerk's office.

#### THE FOUR CHAPTERS OF THE BANKRUPTCY CODE AVAILABLE TO INDIVIDUAL CONSUMER DEBTORS

- 1. Chapter 7: Liquidation Total fee: \$299 (\$245 filing fee + \$39 administrative fee + \$15 trustee surcharge)
  - a. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
  - b. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
  - c. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
  - d. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## 2. Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income Total fee: \$274 (\$235 filling fee + \$39 administrative fee)

- a Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- b. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- c. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.
- 3. Chapter 11: Reorganization Total fee: \$1039 (\$1000 filing fee + \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

4. Chapter 12: Family Farmer or Fisherman Total fee: \$239 (\$200 filing fee + \$39 administrative fee)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### BANKRUPTCY CRIMES AND AVAILABILITY OF BANKRUPTCY PAPERS TO LAW ENFORCEMENT OFFICIALS

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

# I, the non-attorney bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code. Denise M. Garcia Printed name and title, if any, of Bankruptcy Petition Preparer 573-31-7392 Social Security No. (Required under 11 U.S.C. § 110.) If the

CERTIFICATE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER

36396 Manon Avenue
Madera, CA 93636

Social Security No. (Required under 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person or partner who signs this document.

X Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	10/15/2009 Date	
CERTIFICATE O	F THE DEBTOR(S)	
I (We), the debtor(s), affirm that I (we) have received and	d read this notice.	
Richard Alan Butler	X Pille Bulla	10/15/2009
Printed Name of Debtor	Signature of Debtor	Date
Floure Jose Builder	. Cl. la R	1404510000
Elayne Joan Butler	x Elaine Joan Bi	ttla0/15/2009
Printed Name of Joint Debtor (if any)	Signature of Joint Debtor (if a	ny) Date

# UNITED STATES BANKRUPTCY COURT NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

#### Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankuptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can expain the options that are available to you.

## Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankuptcy Code.
- Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under the plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

#### Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney

#### Chapter 12: Family farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

ebtor, affirm that I have read this r	10tice.	
10/15/2009	Quelo Ci Butto	
Date	Signature of Debtor	Case Number
10/15/2009	Elapulan Butlu Signature of Joint Debtor	
Date	Signature of Joint Debtor	

EBTOR COPY COURT COPY

(circle one)

### **UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA EASTERN DIVISION**

In re Richard Alan Butler dba R&J Butler Trucking	Case No. Chapter 7
and Elayne Joan Butler	
aka Joanie Butler	/ Debtor
Attorney for Debtor Denise M. Garcia	/ Debice

	aka Joanie Butier		/ Debtor	
	Attorney for Debtor. Denise M. G	arcia		
	STATE	MENT PURSUANT TO	) RULE 2016(B)	
Th	The undersigned, pursuant to Rule 20	16(b), Bankruptcy Rules, states	that:	
1.	1. The undersigned is the attorney for	or the debtor(s) in this case.		
2.	connection with this case b) Prior to the filing of this state	to be rendered in contemplation	n of and in \$ \$	125.00
3.	3. \$ <u>0.00</u> of the filing	fee in this case has been paid.		
4.	<ul> <li>4. The Services rendered or to be re</li> <li>a) Analysis of the financial situat file a petition under title 11 of</li> <li>b) Preparation and filing of the p court.</li> <li>c) Representation of the debtor(s)</li> </ul>	ion, and rendering advice and a the United States Code. etition, schedules, statement of		-
5.	<ol> <li>The source of payments made by services performed, and None other</li> </ol>	the debtor(s) to the undersigne	d was from earnings, wages a	and compensation for
6.	<ol><li>The source of payments to be ma be from earnings, wages and com None other</li></ol>			remaining, if any, will
7.	<ol> <li>The undersigned has received no the value stated: None</li> </ol>	transfer, assignment or pledge	of property from debtor(s) ex	cept the following for
8.	<ol> <li>The undersigned has not shared of law firm, any compensation paid of None</li> </ol>		er entity, other than with mem	bers of undersigned's
Da	Dated: 10/15/2009	Respectfully submitted		

Attorney for Petitioner: Denise M. Garcia

Denise M. Garcia 36396 Manon Avenue Madera, California 93636

Madera CA 93636 559-736-1615

denisemgarcia@msn.com

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA EASTERN DIVISION

nre Richard Alan Butler and Ela	ayne Joan Butler	Case No. Chapter 7
OUADTED 7.6		NO'S DEDTS
	ate. (Part A must be completed for EACH debt which is secun	
Property No.  Creditor's Name:  None	Describe Property Secur	ing Debt :
Property will be (check one):  Surrendered Retained  If retaining the property, I intend to (check at least or Redeem the property Reaffirm the debt Other. Explain Property is (check one):		example, avoid lien using 11 U.S.C § 522 (f)).
Part B - Personal property subject to unexpire additional pages if necessary.)	ed leases. (All three columns of Part B must be completed for a	each unexpired lease. Attach
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
I declare under penalty of perjury that the a personal property subject to an unexpired Date:	Signature of Debtor(s) above indicates my intention as to any property of my es lease.  Debtor: Quin Debtor	tate securing a debt and/or
	- CARAGE	

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA EASTERN DIVISION

In re Richard Alan Butler and Elayne Joan But		ase No. napter 7
CHAPTER 7 STATEMEN  Part A - Debts Secured by property of the estate. (Part A must be co	/ Debtor  T OF INTENTION - WIFE'S impleted for EACH debt which is secured by	
additional pages if necessary.)  Property No.		
Creditor's Name :	Describe Property Securing	p Debt :
Property will be (check one):  Surrendered Retained  If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain  Property is (check one):  Claimed as exempt Not claimed as exempt  Part B - Personal property subject to unexpired leases. (All three cold additional pages if necessary.)		nple, avoid lien using 11 U.S.C § 522 (f)). unexpired lease. Attach
	Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
I declare under penalty of perjury that the above indicates my in personal property subject to an unexpired lease.	ture of Debtor(s) Intention as to any property of my estate  Elaynu Loan But	securing a debt and/or

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA EASTERN DIVISION

nre Richard Alan Butler and Elayne Joan Butle	Case No. Chapter 7
	/ Debtor
CHAPTER 7 STATEMENT	OF INTENTION - JOINT DEBTS
Part A - Debts Secured by property of the estate. (Part A must be compadditional pages if necessary.)	eleted for EACH debt which is secured by property of the estate. Attach
Property No. 1	
Creditor's Name :	Describe Property Securing Debt :
Chase Home Finance	Primary Family Residence
Property will be (check one) :	
□ Surrendered ⊠ Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien using 11 U.S.C § 522 (f)).
Property is (check one) :	
☐ Not claimed as exempt	
Property No. 2	
Creditor's Name :	Describe Property Securing Debt :
Toyota Financial Services	2008 Toyota Prius
Property will be (check one) :	
Surrendered Setained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other Explain	(for example, avoid lien using 11 U.S.C § 522 (f)).
Property is (check one) :	
☑ Claimed as exempt ☐ Not claimed as exempt	

Part B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.				
Lessor's Name: None	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):		
		☐ Yes ☐ No		
Signature of Debtor(s) I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.				
Date: 10-15-2009	Debtor. Och Debtor			
Date: 10-15-2009	Joint Debtor: Elaque Jan J	Butle		

#### DECLARATION OF NON-ATTORNEY BANKRUPT CY PETITION PREPARER (See 11.U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Denise M. Garcia	573-31-7392
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No. (Required under 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, the responsible person or partner who signs this document.	le (if any), address, and social security number of the officer, principal,
36396 Manon Avenue	
Madera, California 93636	
Madera CA 93636	
Address	
Denise M. Garcia	<u>10/15/2009</u> Date
Signature of Bankruptcy Petition Preparer	-

preparer is not an individual:

None

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

#### B22A (Official Form 22A) (Chapter 7) (12/08)

	According to the information required to be entered on this statement
In re Richard Alan Butter and Elayne Joan Butter	(check one box as directed in Part I, III, or VI of this statement):
Debtor(s)	☐ The presumption arises.
	☑ The presumption does not arise.
Case Number:	The presumption is temporarily inapplicable.
(If known)	(Check the box as directed in Parts I, III, and VI of this statement.)

## CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

Part I. MILITARY AND NON-CONSUMER DEBTORS		
1A	Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.  Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).	
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.  Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.	
1C	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII.  During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filling a motion raising the means test presumption expires in your case before your exclusion period ends.    Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard    I was called to active duty after September 11, 2001, for a period of at least 90 days and   I remain on active duty   for   I performed homeland defense activity for a period of at least 90 days   for   I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.	

	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION				
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a.  Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.				
	b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code."  Complete only Column A ("Debtor's Income") for Lines 3-11.				
2	c. Married, not filing jointly, without the declaration of separate households set out in Line 2.b above.  Complete be Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.	oth			
	d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") fo Lines 3-11.	r			
	All figures must reflect average monthly income received from all sources, derived during the six calendar	Column A	Column B		
	months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six month total by six, and enter the	Debtor's	Spouse's		
	result on the appropriate line.	Income	Income		
3	Gross wages, salary, tips, bonuses, overtime, commissions.	\$0.00	\$0.00		
4	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.  Do not include any part of the business expenses entered on Line b as a deduction in Part V.				
	a. Gross receipts \$10,000.00				
	b. Ordinary and necessary business expenses \$7,925.25	\$2,074.75	\$0.00		
	c. Business income Subtract Line b from Line a	,			
_	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.				
5	a. Gross receipts \$0.00				
	b. Ordinary and necessary operating expenses \$0.00				
	c. Rent and other real property income Subtract Line b from Line a	\$0.00	\$0.00		
6	Interest, dividends, and royalties.	\$0.00	\$0.00		
7	7 Pension and retirement income.		\$0.00		
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.  Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is icompleted.		\$0.00		
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9.  However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:  Unemployment compensation claimed to				
	be a benefit under the Social Security Act Debtor \$0.00 Spouse \$0.00	\$0.00	\$0.00		
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance.  Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.				
	a. 0				
	b. 0				
	Total and enter on Line 10	\$0.00	\$0.00		
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$2,074.75	\$0.00		
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$2,074.75			

	Part III. APPLICATION OF § 707(b)(7) EXCLUSION	
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$24,897.00
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)  a. Enter debtor's state of residence: <a href="CALIFORNIA">CALIFORNIA</a> b. Enter debtor's household size: <a href="3">3</a>	\$70,684.00
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed.  The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.  The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.	

#### Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

6	Enter the amount from Line 12.		\$
47	Column B that was NOT paid on a regular basis for dependents. Specify in the lines below the basis for spouse's tax liability or the spouse's support of pers	ine 2.c, enter on Line 17 the total of any income listed in Line 11, the household expenses of the debtor or the debtor's excluding the Column B income (such as payment of the cons other than the debtor or the debtor's dependents) and the ssary, list additional adjustments on a separate page. If you did	
17	The discrete box at Line 2.0, Gilla 200.		
17	a.	\$	
17	<u> </u>	\$ \$	
17	a.		·
17	a. b.	\$	<u>·</u>

	Subpart A: Deductions under	Standards	s of the Internal Revenu	e Service (IRS)	ı
19A	National Standards: food, clothing, and other item Standards for Food, Clothing and Other Items for the a <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankrup	applicable house	in Line 19A the "Total" amount from ehold size. (This information is avail		\$
	National Standards: health care. Enter in Lin Health Care for persons under 65 years of age, and in I Care for persons 65 years of age or older. (This information of the bankruptcy court.) Enter in Line b1 the number of	Line a2 the IRS ation is available	eat <u>www.usdoj.gov/ust/</u> or from	ket Health m the clerk	
19B	and enter in Line b2 the number of members of your ho of household members must be the same as the numb total amount for household members under 65, and ent total amount for household members 65 and older, and health care amount, and enter the result in Line 19B.	ousehold who an er stated in Line ter the result in I enter the resul	re 65 years of age or older. (The tota e 14b.) Multiply Line a1 by Line b1 to Line c1. Multiply Line a2 by Line b2 t in Line c2. Add Lines c1 and c2 to	al number o obtain a to obtain a obtain a total	
19B	and enter in Line b2 the number of members of your ho of household members must be the same as the number total amount for household members under 65, and ent total amount for household members 65 and older, and	ousehold who an er stated in Line ter the result in I enter the resul	re 65 years of age or older. (The tota e 14b.) Multiply Line a1 by Line b1 to Line c1. Multiply Line a2 by Line b2	al number o obtain a to obtain a obtain a total	
19B	and enter in Line b2 the number of members of your ho of household members must be the same as the numb total amount for household members under 65, and ent total amount for household members 65 and older, and health care amount, and enter the result in Line 19B.	ousehold who an er stated in Line ter the result in I enter the resul	re 65 years of age or older. (The tota e 14b.) Multiply Line a1 by Line b1 to Line c1. Multiply Line a2 by Line b2 t in Line c2. Add Lines c1 and c2 to	al number o obtain a to obtain a obtain a total	
19B	and enter in Line b2 the number of members of your ho of household members must be the same as the numb total amount for household members under 65, and ent total amount for household members 65 and older, and health care amount, and enter the result in Line 19B.  Household members under 65 years of age	ousehold who a er stated in Lini ter the result in enter the resul	re 65 years of age or older. (The totale 14b.) Multiply Line a1 by Line b1 to Line c1. Multiply Line a2 by Line b2 tin Line c2. Add Lines c1 and c2 to busehold members 65 years of ag	al number o obtain a to obtain a obtain a total	

	110th 10111 224 (Oneph) 17(1200) - One				
20B	Local Standards: housing and utilities; mortgage/rent expenses. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy count); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.    IRS Housing and Utilities Standards; mortgage/rental expense				
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below.				
22A	Local Standards: transportation; vehicle operation/public transportation expense.  You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.  Description:  If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
22B	Local Standards: transportation; additional public transportation expense.  If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards:  Transportation. (This amount is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)				
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)    1				
24	C. Net ownership/lease expense for Vehicle 1  Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs  b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42  c. Net ownership/lease expense for Vehicle 2  Subtract Line b from Line a.				

25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social-security taxes, and Medicare taxes.  Do not include real estate or sales taxes.				
26	Other Necessary Expenses: mandatory payroll deductions for employment.  Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs.  Do not include discretionary amounts, such as voluntary 401(k) contributions.	\$			
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$			
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments.  Do not include payments on past due support obligations included in Line 44.	\$			
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$			
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$			
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B.	\$			
Do not include payments for health insurance or health savings accounts listed in Line 34.  Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service — such as pagers, call waiting, caller id, special long distance, or internet service — to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.					
33 Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32					
	Subpart B: Additional Living Expense Deductions  Note: Do not include any expenses that you have listed in Lines 19-32				
-	Health Insurance, Disability Insurance and Health Savings Account Expenses.  List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.				
	a. Health Insurance \$				
	b. Disability Insurance \$				
34	c. Health Savings Account \$				
	Total and enter on Line 34	\$			
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:				
	<u>\$</u>				
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.				
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$			
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that reasonable and necessary and not already accounted for in the IRS Standards.	\$			

38	you ac second with d	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.				
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.					
40		nued charitable contribut f cash or financial instrume	tions. Enter the amount that you wants to a charitable organization as define	will continue to contribute d in 26 U.S.C. § 170(c)(1	in the )-(2).	\$
41	Total /	Additional Expense Ded	ections under § 707(b). Enter the to	otal of Lines 34 through 40	)	\$
			Subpart C: Deductions f	or Debt Payment		
	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.					
42		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
42	a.			\$	☐ yes ☐no	
	b.			\$	☐ yes ☐no	
	c.			\$	☐ yes ☐no	
	d.			\$	☐ yes ☐no	
	е.			\$	☐ yes ☐no	
				Total: Add Lines a - e		\$
	Other payments on secured claims. If any of the debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.					
43		Name of Creditor	Property Securing the Debt	1/60th of the Cure	MITOURE	
-	a.			\$		
	b. c.			\$		
	d.			\$		
	e.			\$		
	<del> </del>			Total: Add Lines a	- e	\$
44	as pric		ity claims. Enter the total amount alimony claims, for which you were liable ions, such as those set out in Line 28	<del>-</del>	•	\$

<u>`</u>						
	the fo	oter 13 administrative expenses. If you are eligible to file a case ollowing chart, multiply the amount in line a by the amount in line b, and instrative expense.				
	a.	Projected average monthly Chapter 13 plan payment.	\$			
45	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	x			
	C.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$		
46	Tota	Deductions for Debt Payment. Enter the total of Lines 42 through	gh 45.	\$		
		Subpart D: Total Deduction	ons from Income			
47	Total		of Lines 33, 41, and 46.	\$		
		Part VI. DETERMINATION OF § 7	07(b)(2) PRESUMPTION			
48	Ente	r the amount from Line 18 (Current monthly income for § 707(b)(	2))	\$		
49	Ente	r the amount from Line 47 (Total of all deductions allowed under	§ 707(b)(2))	\$		
50	Mont		rom Line 48 and enter the	\$		
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.					
	Initia	d presumption determination. Check the applicable box and pro	ceed as directed.			
52	this s  The	statement, and complete the verification in Part VIII. Do not complete the amount set forth on Line 51 is more than \$10,950. Che 1 of this statement, and complete the verification in Part VIII. You may	ack the box for "The presumption arises" at the top of also complete Part VII. Do not complete the remainder	of Part VI.		
		ne amount on Line 51 is at least \$6,575, but not more than \$10,95 ines 53 through 55).	Complete the remainder of Part			
53	Enter the amount of your total non-priority unsecured debt \$					
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.			\$		
	Seco	ondary presumption determination. Check the applicable box	and proceed as directed.			
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.  ☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.					
		PART VII. ADDITIONAL EX	KPENSE CLAIMS			
	healt mont	er Expenses. List and describe any monthly expenses, not otherwise the and welfare of you and your family and that you contend should be at thy income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sour average monthly expense for each item. Total the expenses.	n additional deduction from your current			
56		Expense Description	Monthly Amount			
	a.		\$			
	b.		\$			
	C.	Table Additions of boards	\$			
	II.	Total: Add Lines a, b, and c	\$			

4	

B22A (Official Form 22A) (Chapter 7) (12/08) - Cont.

Part VIII: VERIFICATION						
	Part VIII: VERIFICATION					
I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.)						
Date: 10/14/2009 Signature: Ochholosum	···					
Date: 10/14/2009 Signature: Elagne Some Butler (Joint Debtor, If any)						

	UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA				
lr	n re	Case No.:			
Richard Alan Butler and Elayne Joan Butler		DISCLOSURE OF COMPENSATION OF BANKRUPTCY PETITION			
	ebtor.	PREPARER			
1.	Under 11 U.S.C. § 110(h), I declare under penalty of perjury that I prepared or caused to be prepared one or more documents for f this bankruptcy case, and that compensation paid to me within or agreed to be paid to me, for services rendered on behalf of the dealers of the compensation case is as follows:	iling by the above-named debtor(s) in connection with ne year before the filing of the bankruptcy petition, or lebtor(s) in contemplation of or in connection with the			
	For document preparation services, I have agreed to accept	425.00			
	Prior to the filing of this statement I have received	•			
	Balance Due	\$ 0.00			
2.	I have prepared or caused to be prepared the following documer	nts (itemize):			
	Voluntary Pet, Summary of Schedules, Scheds A-J, Dec Concern Ntc to Debtor Concerning BK Petition Preparer, BK	arer's Disclosure of Compensation, Statement of			
	Bankruptcy Petition Preparation				
3.	The source of the compensation paid to me was:				
	Debtor Other (specify):				
4.	The source of compensation to be paid to me is:				
	Debtor Other (specify): Not Applicable, No Bala	nce due			
5.	The foregoing is a complete statement of any agreement or arrapetition filed by the debtor(s) in this banruptcy case.	ngement for payment to me for preparation of the			
6.	To my knowledge no other person has prepared for compensation bankruptcy case except as listed below:	on a document for filing in connection with this			
NA	ME: Denise M. Garcia	SSN: 573-31-7392			

In re Richard Alan Butler and Elayne Joan Butler		Case No.:
	Debtor.	(If known)

#### **DECLARATION OF BANKRUPTCY PETITION PREPARER**

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge, information, and belief.

x Werix	Marcia	573-31-7392	<u> </u>	10/15/2009	+
	Signature	Social Security Nu	mber	Date	
Name (Print):	Denise M. Garcia				<u> </u>
Address:	36396 Manon Avenue				<b>+</b>
	Madera, CA 93636				

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Form 19B (10/05)

### **United States Bankruptcy Court**

District Of _	CALIFORNIA	
······································	Case No	
	District Of,	, Case No

### NOTICE TO DEBTOR BY NON-ATTORNEY BANKRUPTCY PETITION PREPARER

[Must be filed with any document prepared by a bankruptcy petition preparer.]

I am a bankruptcy petition preparer. I am not an attorney and may not practice law or give legal advice. Before preparing any document for filing as defined in § 110(a)(2) of the Bankruptcy Code or accepting any fees, I am required by law to provide you with this notice concerning bankruptcy petition preparers. Under the law, § 110 of the Bankruptcy Code (11 U.S.C. § 110), I am forbidden to offer you any legal advice, including advice about any of the following:

- whether to file a petition under the Bankruptcy Code (11 U.S.C. § 101 et seq.);
- whether commencing a case under chapter 7, 11, 12, or 13 is appropriate;
- whether your debts will be eliminated or discharged in a case under the Bankruptcy Code;
- whether you will be able to retain your home, car, or other property after commencing a case under the Bankruptcy Code;
- concerning the tax consequences of a case brought under the Bankruptcy Code;
- concerning the dischargeability of tax claims;
- whether you may or should promise to repay debts to a creditor or enter into a reaffirmation agreement with a creditor to reaffirm a debt;
- concerning how to characterize the nature of your interests in property or your debts; or
- concerning bankruptcy procedures and rights.

[The notice may provide additional examples of legal advice that a bankruptcy petition preparer is not authorized to give.]

In addition, under 11 U.S.C. § 110(h), the Supreme Court or the Judicial Conference of the United States may promulgate rules or guidelines setting a maximum allowable fee chargeable by a bankruptcy petition preparer. As required by law, I have notified you of the maximum amount, if any, before preparing any document for filing or accepting any fee from you.

Signature of Debtor Date

[In a joint case, both spouses must sign.]

Signature of Debtor Date

[In a joint case, both spouses must sign.]

Denise M. Garcia

## DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

573-31-7392

Printed or Typed Name and Title, if any, of	Social Security No.
Bankruptcy Petition Preparer	(Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individuand social security number of the officer, principal, this document.  Denise M. Garcia	
36396 Manon Avenue, Madera, CA 93636	
Address	
x Westing Wharcla	10/15/2009
Signature of Bankruptcy Petition Preparer	Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.